

Temporary Continuation of FEHB Coverage

In the case of children who become eligible, the covered employee should notify the employing office of the change and the child's address within 60 days of the event that caused the loss of coverage. In the case of former spouses, either the employee or the former spouse may notify the employing office of the change in status. The employing office then has 14 days to notify the child or former spouse of his or her right to temporary continuation of coverage. The election of continued coverage must be received within 60 days after the later of the date of the qualifying event or, if appropriate notification was given to the employing office, the date the notification was received from the employing office.

Individuals who elect the temporary continuation of coverage may enroll in a plan or option different from the plan or option covering the individual at the time of the qualifying event. The temporary continuation of coverage for a former employee may not exceed 18 months after the date of separation from service. Continuation of coverage for a child or former spouse may not exceed 36 months. Enrollees must pay both the employee and Government shares of the premium plus a 2 percent administrative charge.

The employing office must maintain a health benefits file for these enrollees separate from the personnel records of the employee or former employee. These enrollees must be provided services similar to those provided to active employees. For example, the employing office must provide them with open season information and process enrollment changes and cancellations.